

**Maryland Department of Housing and Community Development
National Foreclosure Mitigation Counseling Program**

Sub-Grantee: Test - MD Foreclosure Counseling Org.

Section 1: Client Information

Counseling Level: ☐ Level One ☐ Level Two ☐ Level Three ☒ Level 4A ☐ Level 4B

Counseling Intake Date: 7/1/2013

Mode of Counseling: Phone

First Name: First **Last Name:** Last

Birth Date: 7/31/1966

Race: White

Hispanic: ☐ Yes ☒ No ☐ Chose not to respond

Gender: ☐ Male ☒ Female

Household Type: Female-headed
single parent
household

Household Family Income: \$36,000.00
(Annual)

Household Income Category: 50-79% of Area Median Income (AMI)

Address of Property(cannot use P.O.Box)

House Number: 123

Street Name: Main St

City: Cville

State: MD

Zip: 21032

Total individual foreclosure counseling hours recieved: 5.00

Total group foreclosure education hours received: 0.00

Making Home Affordable (MHA) Program Eligibility?: Yes

if NO, please explain: N/A

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Section 2: Loan Information

Name of originating lender: Originating

FDIC Number (if available):

Original Loan Number: 123456789

Name of Current Servicer: Current Servicer

FDIC/NCUA Number:

Loan number assigned by Current Servicer: 654987

Credit Score at Intake of Foreclosure counseling: 600

Reason if No Credit Score: Loss of income

Source of Credit Score: Experion

Total Monthly Payment(PITI) at intake: \$1,200.00

Type of Loan Product at Intake: Fixed rate currently under 8%

First or Second Loan? ☒ Reporting on First Loan ☐ Reporting on Second Loan

Does the client have a second loan? No

Is Loan:

Interest Only: No

Hybrid ARM: No

Option ARM: No

FHA or VA Insured loan: Yes

Privately Held Loan: No

**If type of loan at intake is an ARM, Has the interest rate
already reset at least once?** False

**Primary reason for anticipated delinquency, delinquency, or
default:** Loss of income

Loan Status at First Contact: 61-90 days late

Back End DTI (Debt-to-income[ratio]) 25%

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Section 3 - Outcomes

Outcome- to the extent possible, please keep these on file and transmit at time of the production reports. If this is not possible, or if the outcome is not known at time of the production report, you may report on outcomes in the quarterly report:

Brought mortgage current with rescue funds

Date of Outcome: 8/1/2013

Section 4 - Servicer Tracking

Date package sent to the Servicer: 8/1/2013

Date package was acknowledged by Servicer of receipt: 12:00:00 AM

**Date Servicer acknowledged that all documents
expected to be required were received:** 12:00:00 AM

Date of final decision: 12:00:00 AM